

# The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

## THE FOURTEENTH MAN

Copyright, W. G. Chapman

IT WAS a hard task that the president of one bank had given me. A standard financial institution is rarely desirous of doing business with a woman, at least beyond the mere depositor basis. In the present instance it was not only a woman, but a young and pretty one. Add to this the fact that the lady in question was in deep distress, that her case presented angles suggesting evasion and even mystery, and you will not wonder why every official of the bank from the president down to the assistant cashier had shied at the task which I was now obliged to shoulder.

"Do the best you can to get our money out of this muddle," the president had told me testily, handing me the folder which contained all the papers in the case from the day four years back, where Royal Ludington had died from heart failure. He had been ailing and depressed for some time preceding his demise. There was not the slightest hint at suicide.

The police, tracing the movements of the deceased previous to his death, testified at the inquest that Ludington had been one of a small party of friends who had met at the home of Abel Vandamann. The latter was an apparently reputable business man of the city of some wealth and social standing. The occasion of the social function was the grouping up of a number of business men to whom Vandamann wished to present a stock selling scheme to float a copper mine in Northern Michigan. A pleasant evening had passed, a few cigars, not too much wine, and the guests had departed in pleasant humor and seemingly all in the best of health. Two of the guests had walked some distance with Ludington, and had bade him good night about a square and a half from the spot where his body was later discovered.

Mrs. Ludington had testified that she knew her husband to have had business dealings for a long time previous to his death with Mr. Vandamann. The latter she understood had loaned her husband money. This was not a new phase of the character of Vandamann. His business was that of a high interest rate note shaver, but he had been always shrewd enough to conceal his usurious transactions under the guise of expenses, commissions and the like.

This was the story told by the newspaper clippings I handed to Resilius Marvel. Pasted to it was a briefer item dated two days later. It had been preserved in the folder because it mentioned the name of Royal Ludington. It covered a strange happening. On the evening of the funeral of the dead trader, a man had been detected in leaving by the window route the room Ludington formerly occupied at his home. A watchman had trapped him as the midnight marauder dropped to the ground. He was held until the police were summoned and was sent to the nearest police station. Upon searching him nothing whatever was found upon him. He seemed to be some homeless tramp, he had taken nothing from the room he had entered, and when questioned declared with a foolish grin that he had been looking for something to eat, struck a sleeping chamber instead of a pantry, and was too honest to steal anything more than a bite of food.

Yet we have notations here that show transfers of property within the past month representing over \$20,000. Aside from that two notes have passed through the bank for \$10,000 which she has seen fit to pay promptly. Those notes were signed by your father, not by your mother. Why does she discriminate unfairly against the bank in caring for your father's obligations? I refer to the notes given by your father to one Abel Vandamann."

"My message, is," she said evenly, coldly, "that there are circumstances encouraging our fervent hopes, the possible relief of the bank, that you and ourselves must wait for—must."

It was her last word. With a motion of head and body that was all it should be, with the air of an empress she went from the room, and I stood staring blankly after her, analyzing every word she had said, weighing it, dissecting it, seized with a sudden inspiration and carrying it forthwith to the president of the bank. He was a man of few words and I lent my self to his system.

"It is simply—wait." I said.

He shrugged his shoulders, knowing I had done my full duty.

"No pressure possible, then, you think?"

"None at the present time. There is action possible, though," I said.

"You mean?"

"Resilius Marvel."

"Get him."

When the bank—or any other bank—said "get Resilius Marvel," it signified the abandonment of direction or opinion. It meant unrestricted power awarded Marvel, great man that he was—he, the brains, mouthpiece and active director of the great United Bankers' Protective association. Marvel was not a collector for the bank. He was the last resource, the final court of appeal in a case when the layman in investigatory science came face to face with a blank wall, threw up his hands, and left the game to an expert.

My friend listened patiently, but rather bored I fancied, to my tame story of what had seemed quite sensational at my first impetuous view of it. He made a brief notation now and then on a tab of paper of the dry details I gave him of the Ludington affair. I had brought the folder with me, the dossier in which the credit department was supposed to store up everything concerning a client and keep it up to date. As I closed it he asked the question:

"That is all you have?"

"Except the newspaper clippings referring to the death of Mr. Ludington." I replied.

The newspaper story was simple and plain. It was only because the

there were just 13 persons present." I began to receive a glimmer of where a "Fourteenth Man" might come in.

"That arose which might readily arise where one man of a group is superstitious. Such a man was present—he was the man who died, Royal Ludington. He was probably in a mood for weird forebodings. Vandamann did not debate the point. He excused himself to his guests, put on his hat, went out into the street and apparently picked up the first man he met to break the hoodoo."

"And this man?" I asked.

"Known to none of them, apparently some city wreck or error's shore, a freakish contrast in his attire to the perfectly dressed guests, quietly took his place at the table, maintained the silence he was paid to maintain, ate like the hungry man he was, and then seemed to disappear, paid mission executed."

"And you now seek to find this man?"

"He must be found," declared Marvel positively.

"Why?"

"Because I am satisfied he can explain the mystery in this case."

"There is a mystery, then?"

"A deep one. That matters not now. I wish to show you something. As a memento of the first meeting of the organizers of the Copper Queen Mining company, a flash photograph was taken. That is the group."

My friend drew from his pocket a card four by eight inches and held it before me.

"That is Vandamann," he explained, indicating the broker, whom I recognized—"that Ludington," I knew him too. "That," and by some irony of fate the forlorn, frowsy figure at the far end of the table seemed to have been focussed more prominently than any of the others—"that is the Fourteenth Man."

I studied the face with interest. Its owner was apparently one of the stray waifs of the city to be picked up anywhere in the crowded center within a five minutes' walk.

"Come with me," directed Marvel.

He hailed a taxicab as we reached the street. It conveyed us to a police

ward Briggs and practically accept parole conditions in behalf of the prisoner.

"That establishes something more than a mere incidental connection between these two men, I fancy," observed Marvel as we went outside again.

"And what of that—and what next?" I inquired.

"Well, when I locate our Fourteenth Man it will be a forward step, of course," observed Marvel. "We go back to the Ludington end of the chain now, however. Do you think you know the daughter of the house well enough to venture a call upon her?"

"For what purpose?" I inquired doubtfully.

"To induce her to come to my office."

I ruminated. I considered the effort to move Miss Grace Ludington from her stated position hopeless, and my friend knew instantly that so I thought. He went on, however, regardless of my opinion.

"You will inform Miss Ludington that it is vital that I should see her—two to four today. She had better come alone. Tell her that it has nothing to do with the money of the bank, that it is not a question of cash, but of family honor."

I could not for the life of me imagine under what dark curtain Resilius Marvel was gazing, but there was an indescribably lucid accuracy in the broad hint that he was about to strike a note with the young lady that would influence her more than promises or threats. He suggested explicitly, before I left him, the course I was to pursue in dealing with Miss Ludington. I went straightway to her home, lingered about its vicinity while framing the manner of my approach, and accepted the opportunity offered as she appeared with some letters in her hand to mail at the nearest letter box.

"I am not here in behalf of the bank, Miss Ludington," I stated concisely. "I come from a friend and a professional man who has been pursuing some investigation regarding the circumstances surrounding the death of your father. They are, he as-



SHE WOULD NOT COME, WAS SPOKEN FINALLY—  
SHE WILL NOT COME.

sures me, of sufficient importance to require your attention. You have heard of Resilius Marvel?"

"I have read about him," was the reply, shrinking and muffled.

"If you knew Mr. Marvel as I knew him, you would trust to his earnest desire to be always helpful," I continued. "He seeks only to protect the family honor."

"Stop!" cried Miss Ludington suddenly, sharply interrupting me, throwing aside her veil and presenting a colorless, defiant face. "What do you know—what does he know?"

"I—I, nothing," I stammered, fairly abashed at the resolute challenge, "he, everything, probably. From two to four—you will see him!"

"I will see Mr. Marvel," she said slowly, and passed on her way.

"She was adamant to every attack I made to win one intimation, the faintest clew as to what she and her mother are holding back." Resilius Marvel narrated to me the next morning. "This girl is spanning ten years of her life with the agony, the resolve of one. She is under some terrific stress, and there is some influence that is holding these two women under a dreadful thrall."

"She would tell you nothing?" I asked.

"Until the last, absolutely nothing, except to beg that I would not disturb a condition that only she and her mother could remedy. She arose leave. Suddenly she fixed her eyes upon me. I saw her studying me as if to search me through and through. I noted the flush of some impelling force in her face. 'Mr. Marvel,' she said, 'you claim a wish to be helpful to us, and I believe you, but this is a cause where help from your viewpoint, instead of assisting us, might precipitate a direful catastrophe. But you are said to be a man who can find where others fail, who from the shadow can evolve a reality. You can do something for us, imperative, vital. If you can inform us what we cannot learn—the whereabouts of a certain person—you will bring us nearer to the light for the end."

"And the person?" I intimated.

I stared helplessly at Marvel. He kept up his restless walk, puncturing each step with a sentence rapid and enlightened.

"There was nothing unusual nor suspicious as to the social function which transpired at the Vandamann home," spoke Marvel. "There was no motive to it, no plan or anticipation of foul play. Get that clear in your mind in the first place. A strange thing occurred, however, just as the guests were about to be seated at the table. It was discovered that

of the card were these words: 'Always as now—Idalia.'"

I wondered what was passing in the mind of my friend at this new element injected into the Ludington case. He did not see fit to enlighten me. He called for me at the bank the next day.

"A witness is sometimes handy," he observed, and as we went spinning along the boulevard south he briefly told of his success in locating this new woman in the case.

"The name of the photographer was a guiding clew," he advised me. "He did not know 'Idalia,' but he knew a friend of hers, an actress. From this friend I learned the whereabouts of the original of the picture. She is the inmate of the reformatory, on a sentence for robbery. We are going there."

A woman clad in light blue cotton uniform was called to us, after we had reached the place in question. She came into the room where we awaited her, her eyes roaming everywhere in our visit. Promptly Marvel drew the photograph Miss Ludington had supplied him from his pocket.

"I have come to ask you a question," he said. "How long have you known the man to whom you gave this photograph?"

In an instant the prison restraint, the forced reserve of discipline, all self control went to the winds. The woman first attempted to wrest the picture from the hand that held it towards her to tear it to atoms. Her eyes glared like a tiger's, her face became distorted, she raved, she trembled from head to foot, she poured out curses upon the man a memory of whom the photograph had evoked.

"Listen," she cried. "Mark me, I swear it!—the day I am freed from here, be it when it may—I will kill him!"

"You are too late," observed Marvel quietly.

"I am too late?" she repeated, skeptically.

"Yes, he has been dead for weeks."

She laughed, this Idalia, this woman who made men shrink whom she did not cause to weep.

"You came to draw me out, to deduce me," she scoffed. "From him! I see through you. Dead? Do you think I do not keep track of him through my friends on the outside, to be ready to know when, and where, and how I shall strike when the hour comes? Go back and tell Abel Vandamann that from me."

A low whistle, so low that it would have been difficult to trace its source, proceeded from the lips of Resilius Marvel. He restored the photograph to his pocket. He made a motion to the attendant that his mission was accomplished. He said to me:

"The case is complete."

What he meant I groped vaguely in my mind to find out. He left me to think out one fact; that the photograph was the property of Abel Vandamann, not of dead Royal Ludington. Then how had it come into the possession of his daughter?

The great man proved his last statement to me the following evening. I was seated in the office of the United Bankers' Protective association when there came a commotion in its ante room. Then a man was thrust into the private office by two officers in uniform. Marvel followed, and the one policeman retired at his words:

"I will be responsible for this man. Now then, my friend, sit down and get your bath."

At a glance I knew the prisoner. It was Edward Briggs. He was frowsy, unkempt, savage looking, somewhat the worse for drink, and of lowering brow and set pugnacious lips.

"What's all this?" he growled out.

"You have been arrested for deadly assault upon one certain Vandamann," observed Marvel.

"It would have been more certain if I'd had the show," retorted the fellow.

"Did you hurt him much?"

"Worse luck, no. The next time!"

the man glared across his knotted fist.

"On top of your last exploit," remarked Marvel, "it may be six months or a year this time. Unless you have left a case of mayhem behind you down at Vandamann's, I can promise you a chance to get out of this mix-up—on conditions."

"What conditions?" muttered the fellow, an evil eye fixed on both of us—suspicious and leery.

"As the Fourteenth Man—"

"What's that?" ejaculated Briggs with a start, and then he shrank back within himself, the barrier up, like a man in a trap.

"As the Fourteenth Man, you of course knew Royal Ludington."

"Suppose I did?"

"What did you take to his house the day of his funeral?"

Briggs bore into the questioner's face with his shrewd ferret eyes. He shook his head. "This is some kind of a frame-up," he declared. "I don't say a word till I know what's doing."

After some persuasion the man told. It amounted to this: Scoundrel-hearted Abel Vandamann had seen an opportunity in the sudden death of one of his victims to press fictitious claims. He had utilized the Fourteenth Man in his plot. This had been to have Briggs visit the Ludington home surreptitiously, place the photograph in a pocket of Ludington's coat, and in his desk a card bearing notations of various amounts. These corresponded in amounts to alleged notes of the deceased, were later presented to his widow for payment.

The wily schemer had convinced Mrs. Ludington that he held notes—they were forgeries—to a large amount, given him by his husband. He had further persuaded her to believe that the borrowed money they represented had been squandered in gambling and in financing the extravagant whims of the woman, Idalia.

The notations, the photograph, all seemed to verify the foul misrepresentations that brought sorrow and dread to the wife and daughter of the dead trader. Mrs. Ludington was a proud woman. The fear of disgrace, publicity, had made her the easy victim of the arch swindler, Abel Vandamann.

The demands of the broker were so extensive that his black-mailed victim found that after she had sacrificed her personal belongings to satisfy the

notes, there would be no hope of liquidating the indebtedness at the bank.

Resilius Marvel held a brief but productive interview with Abel Vandamann the next day. Then he carried to the bank twelve forged notes for \$50,000, and a like amount in cash already extorted from Mrs. Ludington on similar forgeries. The bank therefore, lost nothing, and the Ludingtons were restored to fortune and lifted from the shadow of a great grief.

"There is such a thing as earthly retribution," observed Resilius Marvel to me one day.

A column in a daily newspaper was the basis of the remark. It told of the murder in cold blood of Abel Vandamann. A stiletto had dealt him his death wound, so it might have been a woman. But his strong box was rifled, so it might have been a man. The police never found out, for the woman, Idalia, and the Fourteenth Man had disappeared as completely as though the earth had opened and swallowed them up.

## FIRST AID FOR FAINTERS

Policemen of Washington Carry Tubes of Spirits of Ammonia to Revive Those Who Fall.

Every member of the Washington police force carries when on duty in crowds a pill box full of tiny glass tubes of aromatic spirits of ammonia, according to the Popular Science Monthly. These are for reviving persons who faint in the street.

</div